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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/545,381 Confirmation No : 2456

: Craig SPIELMAN et ai. Applicant

Filed : April 7, 2000 : METHOD AND SYSTEM FOR MANAGING RISKS Title

TC/Art Unit . 3623

Beth Van DOREN

Examiner:

Docket No. · 72167.000555 Customer No. : 21967

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

REVOCATION AND APPOINTMENT OF NEW POWER OF ATTORNEY

Sir:

Morgan Guaranty Trust Company of New York, a corporation, having a place of business at 60 Wall Street, New York, New York, 10260 is assignee of total Interest in the above-captioned patent application pursuant to an Assignment to J.P. Morgan Advisory Services, Inc. recorded May 3, 2000 at Reel 010812 Frame 0188.

Pursuant to 37 C.F.R. § 3.73(b), the undersigned, who is empowered to act on behalf of the Assignee, hereby declares that he has reviewed the evidentiary documents of the chain of title and certifies that, to the best of Assignee's knowledge and helief, title to the above-captioned patent application is with the Assignee.

Assignee hereby revokes any and all previous Powers of Attorney and hereby appoints, both jointly and severally, as its attorneys and agents with full power of substitution and revocation, to prosecute said patent application, including any and all continuation, divisional, renewal, substitute, reexamination and reissue applications based in whole or in part on said patent application, before the U.S. Patent and Trademark Office, to transact all business in the U.S. Patent and Trademark Office connected therewith, including receiving any Letters Patent issuing thereon, and to take any and all other legal action with regard to this patent application, the registered patent attorneys and agents associated with CUSTOMER NUMBER 21967

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Dated: May , 2006

В

Andrew Co

Vice President & Assistant General Counsel Legal Department JPMorgan Chase & Co.